

State: District of Columbia **Filing Company:** The Northwestern Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: 29-3886 (0415)
Project Name/Number: 29-3886 (0415)/29-3886 (0415)

Filing at a Glance

Company: The Northwestern Mutual Life Insurance Company
Product Name: 29-3886 (0415)
State: District of Columbia
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.003 Other
Filing Type: Form
Date Submitted: 02/02/2015
SERFF Tr Num: NWST-129901728
SERFF Status: Closed-APPROVED
State Tr Num:
State Status:
Co Tr Num: 29-3886 (0415)
Implementation: On Approval
Date Requested:
Author(s): Laura Olski, Lisa Coons
Reviewer(s): Colin Johnson (primary)
Disposition Date: 02/06/2015
Disposition Status: APPROVED
Implementation Date: 02/06/2015

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
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General Information

Project Name: 29-3886 (0415) Status of Filing in Domicile: Pending
Project Number: 29-3886 (0415) Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 02/06/2015
State Status Changed:
Deemer Date: Created By: Lisa Coons
Submitted By: Lisa Coons Corresponding Filing Tracking Number:

Filing Description:

Please see Cover Letter under the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Cassandra Hoefke, Senior Product Compliance Analyst cassandrahoefke@northwesternmutual.com
720 East Wisconsin Ave. 414-665-4944 [Phone]
Milwaukee, WI 53202 414-625-7598 [FAX]

Filing Company Information

The Northwestern Mutual Life Insurance Company CoCode: 67091 State of Domicile: Wisconsin
720 East Wisconsin Avenue Group Code: 860 Company Type: Life
Rm S845 Group Name: State ID Number:
Milwaukee, WI 53202 FEIN Number: 39-0509570
(414) 271-1444 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	NWST-129901728	State Tracking #:		Company Tracking #:	29-3886 (0415)
State:	District of Columbia	Filing Company:	The Northwestern Mutual Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	02/06/2015	02/06/2015

SERFF Tracking #:	NWST-129901728	State Tracking #:	Company Tracking #:	29-3886 (0415)
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Disposition

Disposition Date: 02/06/2015

Implementation Date: 02/06/2015

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	APPROVED	No
Supporting Document	Statement of Variability	APPROVED	No
Form	Letter Template - Closed to LTC	APPROVED	Yes
Form	Letter Template - Open to LTC	APPROVED	Yes
Form	Webpage	APPROVED	Yes

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Form Schedule

Lead Form Number: 29-3886 (0415)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 02/06/2015	Letter Template - Closed to LTC	29-3886 (0415)	ADV	Initial		0.000	STD 29-3886 (0415) Letter.pdf
2	APPROVED 02/06/2015	Letter Template - Open to LTC	29-3887 (0415)	ADV	Initial		0.000	STD 29-3887 (0415) Letter.pdf
3	APPROVED 02/06/2015	Webpage	NMFN-LI-ACB-001 (0415)	ADV	Initial		0.000	STD NMFN-LI-ACB-001 (0415) Web Page.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



[Date]

[Client Name]
[Address]
[City, State, Zip]

[Agent Name]
[Agent Title]
[Street Address]
[City, State Zip]
[xxx xxx xxxx]
[xxx xxx xxxx fax]
[emailaddress@nm.com]

Dear [Recipient's name],

I truly enjoyed working with you on your financial plan for the past [x months/years]. I feel that we have a great start on accomplishing the [protection, emergency saving, paying down debt, education funding, protecting income] goals we established. When we last reviewed your plan, we also talked about revisiting the level of protection in place to ensure that you and your family's future needs are properly planned for. As we think about the future, I'd like for us to begin planning for your possible long-term care needs. Small steps today can help ensure you have the right plans in place to take care of yourself and your loved ones should you become chronically ill.

Life is busy, and long-term planning can take a back seat. As your financial representative, it's my job to help you stay on track to secure your financial future. I'd like to review your plan and continue the conversations we started.

Option 1: One of the topics I'd like to cover is how we can address your permanent life insurance needs while also beginning to plan for long-term care. Northwestern Mutual has a new optional benefit available with its permanent life insurance that would allow you to draw on your death benefit to be reimbursed for long-term care expenses. Any unused death benefit will remain intact for your beneficiaries.

Option 2: One of the topics I'd like to cover is how we can address your life insurance while also beginning to plan for long-term care. The enclosed brochure, Plan Ahead with Life, provides valuable information on how to take advantage of this optional benefit which is available with permanent life insurance. The Accelerated Care Benefit:

- Is an effective way to begin planning for long-term care needs
- Can serve as a supplement to other long-term care personal funding options.
- Guarantees that a certain amount of your death benefit remains intact for your beneficiaries.

This would be an excellent time to review your current plan and continue to prepare for the future with confidence. [I/My assistant] will call you in a few days to see when we can get together.

Sincerely,

[Financial Representative]

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you. Policies include exclusions and limitations. For costs and further details of coverage, including exclusions, any reductions or limitations and terms under which the policies may be continued in force, see your licensed insurance agent/producer or write to the company. The Accelerated Care Benefit (ACB) is only available as an optional benefit rider with a Northwestern Mutual Life Insurance Company Whole Life Policy.

TT.ACB.(0415) or state equivalent

To be used with Policy Form No. TT.WL.(0513) or state equivalent

The Northwestern Mutual Life Insurance Company (Northwestern Mutual), Milwaukee, WI
29-3886 (0415)



[Date]

[Client Name]
[Address]
[City, State, Zip]

[Agent Name]
[Agent Title]
[Street Address]
[City, State Zip]
[xxx xxx xxxx]
[xxx xxx xxxx fax]
[emailaddress@nm.com]

Dear [Name],

When we last [met/spoke], you indicated that you were not ready to discuss how long-term care planning could fit into your personalized financial plan. Should a long-term care event occur and wherever care is provided – in the home, assisted living facility or nursing home – doing it on a long-term basis can take its toll physically, emotionally and financially. And without the proper planning, long-term caregiving duties may become the responsibility of family and friends; even more reason to keep the topic on our ongoing planning discussions.

You wanted to ensure your family and loved ones are taken care of as part of your personalized plan. I believe that long-term care planning is critical to achieving your goals. By having a plan in place, you and your possible caretakers have more options.

There are several ways to fund a long-term care plan. Beyond standalone long-term care insurance, Northwestern Mutual also has a new optional benefit available with its permanent life insurance that helps provide long-term care expense reimbursement should you need it. The enclosed brochure, Plan Ahead with Life, provides valuable information on how this additional layer of protection can help you reach your financial goals. The Accelerated Care Benefit:

- Is an effective way to begin planning for long-term care needs
- Guarantees that a certain amount of your death benefit remains intact for your beneficiaries.

This would be an excellent time to review your current plan and continue to prepare for the future with confidence. [I/My assistant] will call you in a few days to see when we can get together.

Sincerely,

[Name]
[Title]

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you. Policies include exclusions and limitations. For costs and further details of coverage, including exclusions, any reductions or limitations and terms under which the policies may be continued in force, see your licensed insurance agent/producer or write to the company. The Accelerated Care Benefit (ACB) is only available as an optional benefit rider with a Northwestern Mutual Life Insurance Company Whole Life Policy.

TT.ACB.(0415) or state equivalent
To be used with Policy Form No. TT.WL.(0513) or state equivalent

The Northwestern Mutual Life Insurance Company (Northwestern Mutual), Milwaukee, WI

29-3887 (0415)

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Life Insurance with the Accelerated Care Benefit

Life is unpredictable, and a long-term care event can occur at any age. Plan ahead by including a layer of protection to address long-term care needs.

By making [Northwestern Mutual Life Insurance](#) a part of your long-term plan, you've already started to prepare for the financial security of your loved ones in the event of your death. Adding additional benefits provides the flexibility to take advantage of your policy when you need it most.

What is the Accelerated Care Benefit and how does it work?

The Accelerated Care Benefit (ACB) means you're gaining the option to access your death benefit for long-term care needs while maintaining a minimum death benefit for your beneficiaries. As you receive ACB benefits, your cash value is reduced proportionately. Any unused death benefit will remain intact and tax free for your beneficiaries.

Is the benefit right for me?

Including ACB with your permanent whole life insurance policy may be right for you if you're interested in:

- Planning for a possible long-term care event by creating more flexibility within your financial plan.
- Protecting your assets by having an additional funding option.
- Reducing the additional responsibilities asked of your loved ones by lessening financial responsibilities asked of them.
- Creating more choice and control for where you'd receive care by having the proper funding in place.



A benefit to meet your needs.

The Accelerated Care Benefit is available on all new Northwestern Mutual [permanent whole life insurance policies](#). You can learn more about the product by reviewing the [product brochure](#).

Want to learn more?

A Northwestern Mutual financial professional can help you determine if adding the accelerated care benefit option is right for you.

Find a Financial Professional

The survey results referenced in the graphic were conducted online within the United States by Harris Interactive on behalf of Northwestern Mutual from October 7-9, 2013 among 2,028 adults age 18 and older, of whom 344 were identified as caregivers. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated.

You are eligible for ACB benefits when a licensed health care practitioner has certified (within the last 12 months) that you have a need for either hands-on or standby assistance from another person to perform at least two out of the six "activities of daily living" for a period expected to last at least 90 days, or substantial supervision due to a severe cognitive impairment, such as Alzheimer's Disease. The six activities of daily living are: bathing, dressing, toileting, transferring, continence, and eating. Long-term care services provided pursuant to a

plan of care prescribed by a licensed health care practitioner. Covered providers include home health care agencies (home care agencies in California) and qualified independent care providers, adult day care facilities, assisted living facilities (Residential Care Facilities in California) and nursing homes.

The Accelerated Care Benefit (ACB) is only available as an optional benefit rider with a Northwestern Mutual Life Insurance Company Whole Life Policy. The benefits provided by the ACB are intended to be excludable from federal gross income under Section 101(g) of the Internal Revenue Code as amended. The ACB is not intended to be a federally tax-qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code (IRC), as amended. Benefits provided by the ACB may be taxable if the Policy is not owned by the Insured.

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To be used with Policy Form No. ICC12.TT.WL (0513) or state equivalent.

NMFN-LI-ACB-001 (0415)

[Hide Disclosures](#)

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company and its subsidiaries. Life insurance, disability insurance, and annuities are issued by The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM). Long-term care insurance is issued by Northwestern Long Term Care Insurance Company, Milwaukee, WI, (NLTC) a subsidiary of NM. Securities and investment advisory programs are offered through **Northwestern Mutual Investment Services, LLC**, (NMIS) a subsidiary of NM, broker-dealer, registered investment adviser, member [FINRA](#) and [SIPC](#). Investment management, trust services, and fee-based planning are offered through Northwestern Mutual Wealth Management Company® (NMWMC), Milwaukee, WI, a subsidiary of NM and limited purpose federal savings bank. Products and services referenced are offered and sold only by appropriately appointed and licensed entities and financial professionals. Not all products and services are available in all states.

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